

Fill in this information to identify the case:

Debtor 1 Eric A. Newman

Debtor 2 Deborah A. Newman
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of Maryland
(State)

Case number 14-22725

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as
Trustee of the Igloo Series III Trust

Court claim no. (if known):
3-1

Last 4 digits of any number you use to identify the debtor's account: 3 2 0 9

Property address: 3419 Fairview Rd.
Number Street

Gwynn Oak, MD 21207
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: 7/1/19-1/20/20 payments due @ \$1879.25 (a) \$ 13154.75
- b. Total fees, charges, expenses, escrow, and costs outstanding: Escrow Deficiency + (b) \$ 2117.72
- c. **Total.** Add lines a and b. (c) \$ 15272.47

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

07 / 01 / 2019
MM / DD / YYYY

Debtor 1

Eric A. Newman

First Name

Middle Name

Last Name

Case number (if known) 14-22725

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Christopher T. Peck
Signature

Date 01/08/2020

Print Christopher T. Peck
First Name Middle Name Last Name

Title _____

Company McMichael Taylor Gray, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Dr., Suite 260
Number Street

Peachtree Corners, GA 30092
City State ZIP Code

Contact phone (404) 474 - 7149

Email cpeck@mtglaw.com

[illegible]

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Via First Class Mail, Postage Prepaid:

Eric A. Newman
3419 Fairview Road
Gwynn Oak, MD 21207

Deborah A. Newman
3419 Fairview Road
Gwynn Oak, MD 21207

Via CM/ECF:

Jeffrey M. Sirody
Jeffrey M. Sirody and Associates, P.A.
1777 Reisterstown Road
Suite 360 E
Baltimore, MD 21208

Robert S. Thomas, II
300 E Joppa Road, Suite 409
Towson, MD 21286
Trustee

This 8th Day of January, 2020.

/s/ Christopher T. Peck
Christopher t. Peck
MD Bar No.: 1012160024
McMichael Taylor Gray, LLC
3550 Engineering Drive
Suite 260
Peachtree Corners, GA 30092
404-474-7149
cpeck@mtglaw.com